Examiner's 35 USC 112 concerns and overcome the 35 USC 103 references of record to date. The above amendments are submitted to adopt the Examiner's suggestions to more particularly point out applicant's invention, and enable the Examiner now to update his search before passing the claims for final review.

As applicant has overcome the 35 USC 112 rejection by revising the claims for the second time, they should now be entered and allowed unless the Examiner's expanded search uncovers additional references, for the reasons previously outlined in the earlier amendment responses (see in particular, applicant's Third Amendment filed April 15, 2003).

Applicant's revised Claims 12 through 22, as amended, cover an insurance verification method using all available data, whether complete, accurate, interrelated, or repetitive from three data sources: insurance companies, state motor vehicle records, and state driver's license records. This data is not pre-screened by category (previously added claim amendment). It also does not contain corresponding cross-matching interrelated data field categories for common indexing (added claim amendment). A sorting and matching program, is then employed where the databases do not have sufficient cross-indexing to be a reliable match in and of themselves.
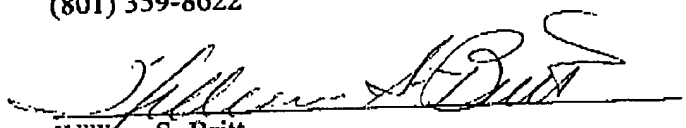
Revised Claims 12 through 22 eliminate the need for extensive personnel screening training and insures more than sufficient data input to generate highly accurate automobile insurance verification lists. Applicant's employment of all available data without pre-screening or common indicia indexing, whether accurate or not, to provide highly accurate lists of drivers having automobile insurance is counterintuitive to the problem being solved and is not disclosed by the previous references

In summary, the rejection of Claims 12 through 22, as amended, should therefore be withdrawn. Applicant's invention and method provided the first statistically accurate uninsured motorist lists, which are reliable enough to be accessed in real time on line for field detention of uninsured motorists. It therefore meets the unexpectedly improved properties not present in the prior art under *In re Dillon*, 919 F.2d 692-93 (16 USPQ2ld at 1901) to establish non-obviousness. If the foregoing revised claims are not sufficient to allow said claims, a telephonic conference is again requested with the Examiner.

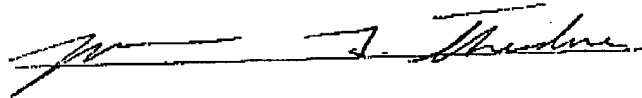Dated this 17th day of December 2003.

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Marcus G. Theodore, Attorney for Applicant
Reg. No. 26,815
466 South 500 East
Salt Lake City, Utah 84102
(801) 359-8622

William S. Britt
TraskBritt
Reg. No. _20,969_
230 South 500 East #300
Salt Lake City, Utah 84102
(801) 531-9168
Attorneys for Applicant

CERTIFICATE OF SERVICE

I certify that I faxed a copy mailed a true and correct copy of the foregoing Fourth Amendment to Examiner Kalinowski fax number (703) 305-7687, and mailed a copy to Mail Stop Non-Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, postage prepaid this 18th day of December 2003.

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Marked Claims

12. (thrice amended) A method for identifying uninsured motorists comprising:

a. inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning in-force insurance policies from all insurance carriers within a geographical area, including data containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,

b. inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to a driver's full name, their license number, address, date of birth,

c. inputting into the computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information from the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not [necessarily] have common cross indexing categories, and

d. computer processing the databases by sorting and matching the non-corresponding sequences of insurance, drive and vehicle databases [using a plurality of algorithms] to generate a working database of uninsured motorists [to a predetermined high degree of reliability in excess of 95 percent of matching drivers/vehicle/policy].

13. A method for identifying uninsured motorists according to Claim 12, wherein the

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quantity of matches is at least 96 percent of all insurance records submitted for review and analysis, and the quality of computer matches is at least 99 percent to provide an overall system reliability of 95.8 percent of matching drivers/vehicle/policy.

14.   A method for identifying uninsured motorists according to Claim 12, including computer generating notices of incomplete data and transmitting the same to the source submitting the incomplete data.

15.   A method for identifying uninsured motorists according to Claim 12, including statistically sampling the working database by selecting and verifying random samples of motorists to insure the statistical accuracy of the working database.

16.   A method for identifying uninsured motorists according to Claim 12, including generating lists of uninsured motorists.

17.   A method for identifying uninsured motorists according to Claim 12, including providing on-line real time computer display access to authorized personnel of the working database of uninsured motorists.

18.   A method for identifying uninsured motorists according to Claim 12, including mailing notices requesting insurance verification to uninsured motorists and inputting and updating the working database with the uninsured motorists' replies to the notices.

19.   A method for identifying uninsured motorists according to Claim 12, including computer generating and transmitting trend report summaries of the status of uninsured motorists within a geographical area to concerned public and private agencies.

20.   (thrice amended) A method for identifying uninsured motorists comprising:

a.   inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning insurance information from all insurance carriers within a geographical area of all in-force policies containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of

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vehicle, and vehicle identification number,

b.   inputting into a computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to a driver's full name, their license number, address, date of birth,

c.   inputting into the computer processor without pre-screening a database of available accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information for the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, their mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not [necessarily] have common cross indexing categories,

d.   computer processing the databases by matching of non-corresponding sequences to generate a working database of uninsured motorists [to a pre-determined high degree of reliability in excess of 95 percent of matching drivers/vehicle/policy],

e.   computer processor sorting and matching the insurance, driver, and vehicle databases to produce and generate a working database of uninsured motorists.

f.   statistically sampling the working database by checking a random sample to insure the statistical accuracy of the working database,

g.   generating lists of uninsured motorists,

h.   providing on line real time computer display access to authorized personnel of the working database of uninsured motorists,

i.   mailing notices requesting insurance verification to uninsured motorists and inputting and updating the working database with the uninsured motorists

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replies to the notices, and

j.   computer generating and transmitting trend report summaries of the status of uninsured motorists within a geographical area to concerned public and private agencies.

21.   (thrice amended) An apparatus for identifying uninsured motorists comprising:

a.   input means,

b.   storage means into which a database of

i.   available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning insurance information from all insurance carriers within a geographical area of all in-force policies containing, but not limited to the name of the insured, their mailing addresses, driver's license numbers, dates of birth, policy numbers and effective dates, make of vehicle, year of vehicle, type of vehicle, and vehicle identification number,

ii.   available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning driver information from the motorist licensing division within a geographical area containing, but not limited to the driver's full name, their license number, address, date of birth,

iii.   available un-prescreened accurate, inaccurate, repetitive, complete, and incomplete information concerning vehicle information from the division of motor vehicles within a geographical area containing, but not limited to the full name of the owner, their mailing address, vehicle identification number, make and year of the vehicle; whereby the data in the three data bases do not [necessarily] have common cross indexing categories,

iv.   a sorting and matching program to computer process the databases by matching of non-corresponding sequences to generate a working database of uninsured motorists [to a pre-determined high degree of statistical

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reliability in excess of 95 percent of matching drivers/vehicle/policy],

c.   a computer processor operably associated with the input means and storage means to translate and generate lists of uninsured motorists within a geographical area, and

d.   a display terminal operably associated with and activated by the computer processor unit to display lists of uninsured motorists.

22.   An apparatus for listing uninsured motorists according to Claim 21, including electronic signal transfer means to transmit coded electronic signals to a receiving translator, which converts the coded electronic signals into printed reports for interest public and private agencies.

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